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PTO/SB/01 (08-03)
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U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

DECLARATION FOR UTILITY OR DESIGN PATENT APPLICATION (37 CFR 1.63) <input checked="" type="checkbox"/> Declaration Submitted with Initial Filing OR <input type="checkbox"/> Declaration Submitted after Initial Filing (surcharge) (37 CFR 1.16 (e)) required)	Attorney Docket Number	014033-000018
	First Named Inventor	Penny L. Gerstner
	COMPLETE IF KNOWN	
	Application Number	
	Filing Date	
	Art Unit	
	Examiner Name	

I hereby declare that:

Each inventor's residence, mailing address, and citizenship are as stated below next to their name.

I believe the inventor(s) named below to be the original and first inventor(s) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

SYSTEM AND METHOD FOR AUTHORIZING THIRD-PARTY TRANSACTIONS FOR AN ACCOUNT AT A FINANCIAL INSTITUTION ON BEHALF OF THE ACCOUNT HOLDER
(Title of the Invention)

the specification of which

☒ is attached hereto

OR

☐ was filed on (MM/DD/YYYY) as United States Application Number or PCT International

Application Number and was amended on (MM/DD/YYYY) (if applicable).

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment specifically referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application.

I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or (f), or 365(b) of any foreign application(s) for patent, inventor's or plant breeder's rights certificate(s), or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent, inventor's or plant breeder's rights certificate(s), or any PCT international application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application Number(s)	Country	Foreign Filing Date (MM/DD/YYYY)	Priority Not Claimed	Certified Copy Attached?	
				YES	NO
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

☐ Additional foreign application numbers are listed on a supplemental priority data sheet PTO/SB/02/B attached hereto:

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DECLARATION – Utility or Design Patent ApplicationDirect all correspondence to: ☒ Customer Number 24,239 OR ☐ Correspondence address below

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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

NAME OF SOLE OR FIRST INVENTOR:☐ A petition has been filed for this unsigned inventor

Given Name

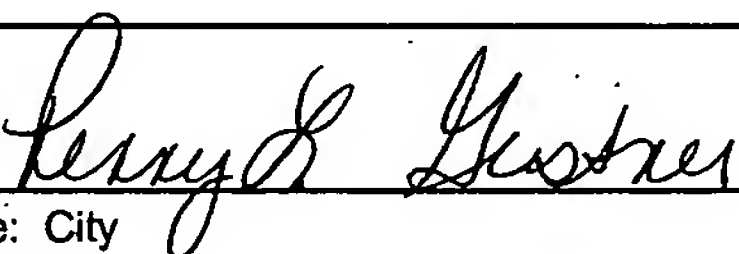
(first and middle [if any])

Penny L.

Family Name

Or Surname

Gerstner

Inventor's
Signature

Date

12-2-03

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Country

US

NAME OF SECOND INVENTOR:☐ A petition has been filed for this unsigned inventor

Given Name

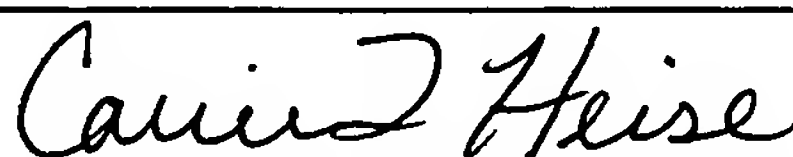
(first and middle [if any])

Carrie L.

Family Name

Or Surname

Heise

Inventor's
Signature

Date

12-3-03

Residence: City

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NC

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Country

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☒ Additional inventors are being named on the 4 supplemental Additional Inventor(s) sheet(s) PTO/SB/02S or 02LR attached hereto

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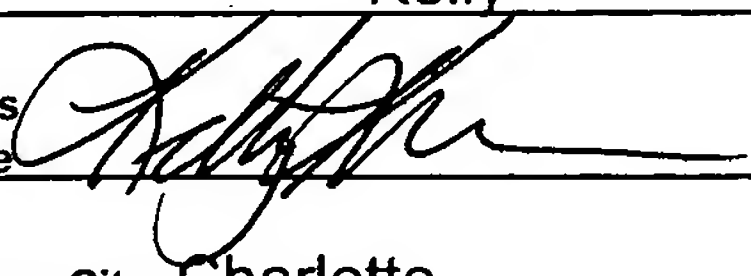
DECLARATION		ADDITIONAL INVENTOR(S) Supplemental Sheet Page 1 of 4	
Name of Additional Joint Inventor, if any:		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any])		Family Name or Surname	
Marilyn C.		Kane	
Inventor's Signature <i>Marilyn C Kane</i>		Date <i>12/3/03</i>	
Residence: City Sanibel	State FL	Country US	Citizenship US
Mailing Address 1607 Sandcastle Road, Sanibel, FL 33957			
city Sanibel	State FL	ZIP 33957	Country
Name of Additional Joint Inventor, if any:		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any])		Family Name or Surname	
Stephen M.		Kaufmann	
Inventor's Signature <i>Stephen M. Kaufmann</i>		Date <i>12/2/03</i>	
Residence: City Matthews	State NC	Country US	Citizenship US
Mailing Address 323 Sardis Pointe Road			
city Matthews	State NC	ZIP 28105	Country US
Name of Additional Joint Inventor, if any:		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any])		Family Name or Surname	
Christopher G.		Keller	
Inventor's Signature		Date	
Residence: City Ballwin	State MO	Country US	Citizenship US
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city Ballwin	State MO	ZIP 63021	Country US

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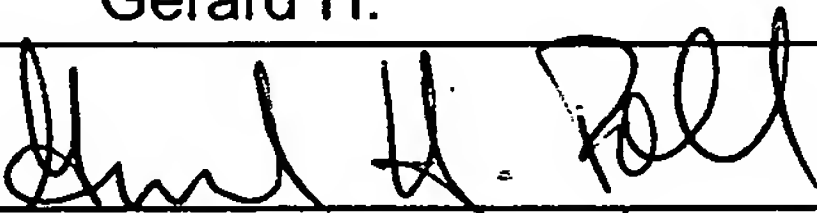
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DECLARATION		ADDITIONAL INVENTOR(S) Supplemental Sheet Page 1 of 4	
Name of Additional Joint Inventor, if any:		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any])		Family Name or Surname	
Marilyn C.		Kane	
Inventor's Signature		Date	
Residence: City Sanibel	State FL	Country US	Citizenship US
Mailing Address 1607 Sandcastle Road Sanibel FL 33057			
City Sanibel	State FL	ZIP 33057	Country
Name of Additional Joint Inventor, if any:		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any])		Family Name or Surname	
Stephen M.		Kaufmann	
Inventor's Signature		Date	
Residence: City Matthews	State NC	Country US	Citizenship US
Mailing Address 323 Sardis Pointe Road			
City Matthews	State NC	ZIP 28105	Country US
Name of Additional Joint Inventor, if any:		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any])		Family Name or Surname	
Christopher G.		Keller	
Inventor's Signature <i>Christopher G. Keller</i>		Date 12/2/2003	
Residence: City Ballwin	State MO	Country US	Citizenship US
Mailing Address 516 Elm Crossing Court			
City Ballwin	State MO	ZIP 63021	Country US

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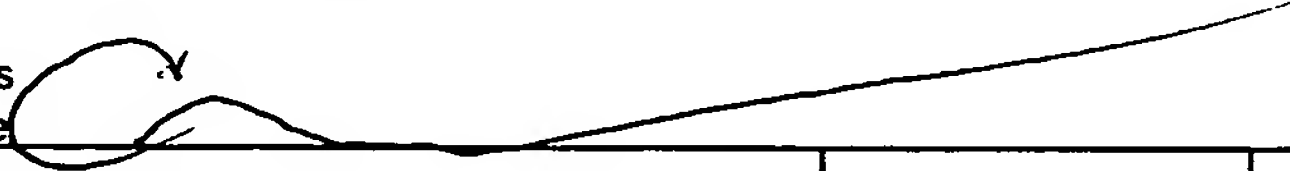
DECLARATION		ADDITIONAL INVENTOR(S) Supplemental Sheet Page 2 of 4	
Name of Additional Joint Inventor, if any:		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any])		Family Name or Surname	
Kelly		Kruse	
Inventor's Signature 		Date 12-10-03	
Residence: City Charlotte	State NC	Country US	Citizenship US
Mailing Address 2845 Providence Spring Lane			
city Charlotte	State NC	ZIP 28270	Country US
Name of Additional Joint Inventor, if any:		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any])		Family Name or Surname	
Gerard H.		Poll	
Inventor's Signature		Date	
Residence: City Davidson	State NC	Country US	Citizenship US
Mailing Address 170 Kimberly Road			
city Davidson	State NC	ZIP 28036	Country US
Name of Additional Joint Inventor, if any:		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any])		Family Name or Surname	
Cathryn S.		Pullen	
Inventor's Signature		Date	
Residence: City Mount Holly	State NC	Country US	Citizenship US
Mailing Address 342 Ridge Drive			
city Mount Holly	State NC	ZIP 28120	Country US

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Name of Additional Joint Inventor, if any:		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any])		Family Name or Surname	
Kelly		Kruse	
Inventor's Signature		Date	
Residence: City Charlotte	State NC	Country US	Citizenship US
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city Charlotte	State NC	ZIP 28270	Country US
Name of Additional Joint Inventor, if any:		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any])		Family Name or Surname	
Gerard H.		Poll	
Inventor's Signature 		Date 12/3/03	
Residence: City Davidson	State NC	Country US	Citizenship US
Mailing Address 170 Kimberly Road			
city Davidson	State NC	ZIP 28036	Country US
Name of Additional Joint Inventor, if any:		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any])		Family Name or Surname	
Cathryn S.		Pullen	
Inventor's Signature		Date	
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Name of Additional Joint Inventor, if any:		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any])		Family Name or Surname	
Kelly		Kruse	
Inventor's Signature		Date	
Residence: city Charlotte	State NC	Country US	Citizenship US
Mailing Address 2845 Providence Spring Lane			
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Name of Additional Joint Inventor, if any:		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any])		Family Name or Surname	
Gerard H.		Poll	
Inventor's Signature		Date	
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Mailing Address 170 Kimberly Road			
city Davidson	State NC	ZIP 28036	Country US
Name of Additional Joint Inventor, if any:		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any])		Family Name or Surname	
Catherine S.		Pullen	
Inventor's Signature 		Date 12/03/03	
Residence: city Mount Holly	State NC	Country US	Citizenship US
Mailing Address 342 Ridge Drive			
city Mount Holly	State NC	ZIP 28120	Country US

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Name of Additional Joint Inventor, if any:		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any])		Family Name or Surname	
Faith A.		Tucker	
Inventor's Signature <i>Faith A. Tucker</i>		Date <i>12/3/03</i>	
Residence: City Wichita	State KS	Country US	Citizenship US
Mailing Address 155 S. Socora			
City Wichita	State KS	ZIP 67209	Country US
Name of Additional Joint Inventor, if any:		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any])		Family Name or Surname	
Richard G.		Tucker <i>Dr. RGT</i>	
Inventor's Signature <i>Richard G. Tucker</i>		Date <i>Dec. 2, 2003</i>	
Residence: City Charlotte	State NC	Country US	Citizenship US
Mailing Address 10800 Winterbourne Ct.			
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Name of Additional Joint Inventor, if any:		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any])		Family Name or Surname	
Vickie M.		Van Meir	
Inventor's Signature <i>Vickie Van Meir</i>		Date <i>Dec 2, 2003</i>	
Residence: City Charlotte	State NC	Country US	Citizenship US
Mailing Address 409 B Wakefield Drive			
City Charlotte	State NC	ZIP 28209	Country US

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Name of Additional Joint Inventor, if any:		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any])		Family Name or Surname	
Deborah M.		Winick	
Inventor's Signature <i>Deborah M. Winick</i>		Date <i>12/2/03</i>	
Residence: City Dallas	State TX	Country US	Citizenship US
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City Dallas	State TX	ZIP 75231	Country US
Name of Additional Joint Inventor, if any:		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any])		Family Name or Surname	
Inventor's Signature		Date	
Residence: City	State	Country	Citizenship
Mailing Address			
City	State	ZIP	Country
Name of Additional Joint Inventor, if any:		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any])		Family Name or Surname	
Inventor's Signature		Date	
Residence: City	State	Country	Citizenship
Mailing Address			
City	State	ZIP	Country

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